

Fill in this information to identify the case:

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Debtor 1 Richard Melvin Jordan

Debtor 2 Cellia Mae Jordan
(Spouse, if filing)

United States Bankruptcy Court for the: Western District of MO
(State)

Case number 12-41948-can13

Official Form 410S1

Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

WILMINGTON SAVINGS FUND SOCIETY, FSB, AS
TRUSTEE FOR STANWICH MORTGAGE LOAN

Name of creditor: TRUST ACourt claim no. (if known): 2-1

Last 4 digits of any number you use to
identify the debtor's account: 4002

Date of payment change: 10/11/16
Must be at least 21 days after date
of this notice

New total payment: \$ 733.48
Principal, interest, and escrow, if any

Part 1: Escrow Account Payment Adjustment

1. Will there be a change in the debtor's escrow account payment?

☐ No

☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: _____

Current escrow payment: \$ 126.96New escrow payment: \$ 160.12

Part 2: Mortgage Payment Adjustment

2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?

☒ No

☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: _____

Current interest rate: _____%

New interest rate: _____%

Current principal and interest payment: \$ _____

New principal and interest payment: \$ _____

Part 3: Other Payment Change

3. Will there be a change in the debtor's mortgage payment for a reason not listed above?

☒ No

☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement.
(Court approval may be required before the payment change can take effect.)

Reason for change: _____

Current mortgage payment: \$ _____

New mortgage payment: \$ _____

Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

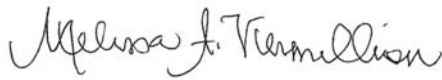
Check the appropriate box.

☐ I am the creditor.

☒ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

x



Signature

Date 9/12/2016

Print:

Melissa A. Vermillion
First Name Middle Name Last Name

Title Attorney

Company

Prober & Raphael, A Law Corporation

Address

20750 Ventura Boulevard, Suite 100

Number

Street

Woodland Hills

CA

91364

City

State

ZIP Code

Contact phone

(818) 227-0100

Email

Email: cmartin@pralc.com

(800) 561-4567 FAX: (949) 517-5220

CELLIA M JORDAN
RICHARD M JORDAN
3001 E 36TH ST
KANSAS CITY MO 64128

/P1 / R
YOUR LOAN NUMBER : Redarte
DATE: 08/12/16

*** ANNUAL ESCROW ACCOUNT DISCLOSURE STATEMENT - LAST CYCLES ESCROW ACCOUNT HISTORY ***

THIS HISTORY STATEMENT COMPARES YOUR PRIOR ANALYSIS CYCLE PROJECTED ESCROW ACTIVITY TO THE ACTUAL ESCROW ACTIVITY BEGINNING OCTOBER, 2015 AND ENDING SEPTEMBER, 2016. IF YOUR LOAN WAS PAID-OFF, ASSUMED, OR TRANSFERRED DURING THIS PRIOR CYCLE, OR THE COMPUTATION YEAR IS BEING CHANGED, ACTUAL ACTIVITY STOPS AT THAT POINT. THIS STATEMENT IS INFORMATIONAL ONLY AND REQUIRES NO ACTION ON YOUR PART.

--- YOUR PAYMENT BREAKDOWN AS OF OCTOBER, 2015 IS ---

PRIN & INTEREST 573.36
ESCROW PAYMENT 126.96
TOTAL 700.32

-- PAYMENTS TO ESCROW --		-- PAYMENTS FROM ESCROW --		-- ESCROW BALANCE --	
MONTH	PRIOR PROJECTED ACTUAL	PRIOR PROJECTED ACTUAL	DESCRIPTION	PRIOR PROJECTED ACTUAL	PRIOR PROJECTED ACTUAL
			STARTING BALANCE	0.00	0.00
JUN	* 820.32	*	1588.00 HAZARD INS		767.68- ALP
JUL	* 1974.79				1207.11
AUG	* 1974.79-				767.68-
TOT	0.00 820.32	0.00	1588.00		

UNDER FEDERAL LAW, WHEN YOUR ACTUAL ESCROW BALANCE REACHES ITS LOWEST POINT, THAT BALANCE IS TARGETED NOT TO EXCEED 1/6TH OF THE ANNUAL PROJECTED DISBURSEMENTS. YOUR LOAN DOCUMENTS OR STATE LAW MAY SPECIFY THAT YOUR LOWEST BALANCE MUST BE A LOWER AMOUNT THAN THE FEDERAL LAW ALLOWS.

UNDER YOUR MORTGAGE CONTRACT OR STATE OR FEDERAL LAW, YOUR TARGETED LOW POINT ESCROW BALANCE (TLP) WAS \$320.24. YOUR ACTUAL LOW POINT ESCROW BALANCE (ALP) WAS \$767.68-.

BY COMPARING THE PROJECTED ESCROW TRANSACTIONS WITH THE ACTUAL TRANSACTIONS YOU CAN DETERMINE WHERE A DIFFERENCE MAY HAVE OCCURRED. AN ASTERISK (*) INDICATES A DIFFERENCE IN EITHER THE AMOUNT OR DATE OF THE PROJECTED ACTIVITY AND THE ACTUAL ACTIVITY. IF THERE ARE NO PRIOR PAYMENTS TO OR FROM ESCROW SHOWN, THERE WAS NO PRIOR PROJECTION TO WHICH THE ACTUAL ACTIVITY COULD BE COMPARED.

*** ANNUAL ESCROW ACCOUNT DISCLOSURE STATEMENT - PROJECTIONS ***

PLEASE REVIEW THIS STATEMENT CLOSELY - YOUR MORTGAGE PAYMENT MAY BE AFFECTED. THIS STATEMENT TELLS YOU OF ANY CHANGES IN YOUR MORTGAGE PAYMENT, ANY SURPLUS REFUNDS, OR ANY SHORTAGE OR DEFICIENCY THAT YOU MUST PAY. IT ALSO SHOWS YOU THE PROJECTED ESCROW ACTIVITY FOR YOUR ESCROW CYCLE BEGINNING OCTOBER, 2016 AND ENDING SEPTEMBER, 2017.

----- PROJECTED PAYMENTS FROM ESCROW - OCTOBER, 2016 THROUGH SEPTEMBER, 2017 -----

HAZARD INSURANC	1,588.00
COUNTY TAX	333.47
TOTAL	1,921.47
PERIODIC PAYMENT TO ESCROW	160.12 (1/12 OF "TOTAL FROM ESCROW")

----- PROJECTED ESCROW ACTIVITY - OCTOBER, 2016 THROUGH SEPTEMBER, 2017 -----

-- PROJECTED PAYMENTS --		-- ESCROW BALANCE COMPARISON --	
MONTH	TO ESCROW	FROM ESCROW	DESCRIPTION
			ACTUAL STARTING BALANCE
			PROJECTED REQUIRED
			3,797.72 640.51
OCT,16	160.12		3,957.84 800.63
NOV,16	160.12		4,117.96 960.75
DEC,16	160.12	333.47	3,944.61 787.40
JAN,17	160.12		4,104.73 947.52
FEB,17	160.12		4,264.85 1,107.64
MAR,17	160.12		4,424.97 1,267.76
APR,17	160.12		4,585.09 1,427.88
MAY,17	160.12		4,745.21 1,588.00
JUN,17	160.12		4,905.33 1,748.12
JUL,17	160.12	1,588.00	3,477.45 ALP 320.24 RLP
AUG,17	160.12		3,637.57 480.36
SEP,17	160.12		3,797.69 640.48

**** CONTINUED ON NEXT PAGE ****

----- DETERMINING THE SUFFICIENCY OF YOUR ESCROW BALANCE -----

IF THE PROJECTED LOW POINT BALANCE (ALP) IS
GREATER THAN THE REQUIRED LOW POINT BALANCE (RLP) ,
THEN YOU HAVE AN ESCROW SURPLUS....

YOUR ESCROW SURPLUS IS... 3,157.21

AT THE TIME OF YOUR BANKRUPTCY FILING, YOUR ESCROW SHORTAGE INCLUDED IN THE POC (PROOF OF CLAIM) IS \$3,930.60.

FEDERAL LAW REQUIRES ANY SURPLUS OF \$50.00 OR MORE BE AUTOMATICALLY REFUNDED TO YOU.

----- CALCULATIONS OF YOUR NEW PAYMENT AMOUNT -----

PRIN & INTEREST	573.36 *
ESCROW PAYMENT	160.12
BORROWER PAYMENT STARTING WITH THE PAYMENT DUE 10/11/16 ==>	733.48

* IF YOUR LOAN IS AN ADJUSTABLE RATE MORTGAGE, THE PRINCIPAL & INTEREST PORTION OF
YOUR PAYMENT MAY CHANGE WITHIN THIS CYCLE IN ACCORDANCE WITH YOUR LOAN DOCUMENTS.

NOTE : YOUR ESCROW BALANCE MAY CONTAIN A CUSHION. A CUSHION IS AN AMOUNT OF MONEY
HELD IN YOUR ESCROW ACCOUNT TO PREVENT YOUR ESCROW BALANCE FROM BEING OVERDRAWN
WHEN INCREASES IN THE DISBURSEMENTS OCCUR. FEDERAL LAW AUTHORIZES A MAXIMUM
ESCROW CUSHION NOT TO EXCEED 1/6TH OF THE TOTAL ANNUAL PROJECTED ESCROW
DISBURSEMENTS MADE DURING THE ABOVE CYCLE. THIS AMOUNT IS \$320.24.
YOUR LOAN DOCUMENTS OR STATE LAW MAY REQUIRE A LESSER CUSHION. YOUR MORTGAGE
CONTRACT AND STATE LAW ARE SILENT ON THIS ISSUE. WHEN YOUR ESCROW BALANCE
REACHES ITS LOWEST POINT DURING THE ABOVE CYCLE, THAT BALANCE IS TARGETED
TO BE YOUR CUSHION AMOUNT.
YOUR ESCROW CUSHION FOR THIS CYCLE IS \$320.24.

YOUR PROJECTED ESCROW BALANCE CONSISTS OF THE FOLLOWING DETAIL (AN * NEXT TO AN AMOUNT INDICATES
THIS IS A TOTAL THAT REPRESENTS MORE THAN ONE PAYMENT TO OR DISBURSEMENT FROM ESCROW):

Escrow payments up to escrow analysis effective date:				
05/16	\$126.96	06/16	\$126.96	07/16 \$380.88*

IMPORTANT BANKRUPTCY NOTICE

If you have been discharged from personal liability on the mortgage because of bankruptcy
proceedings and have not reaffirmed the mortgage, or if you are the subject of a pending
bankruptcy proceeding, this letter is not an attempt to collect a debt from you but merely
provides informational notice regarding the status of the loan. If you are represented by
an attorney with respect to your mortgage, please forward this document to your attorney.

CREDIT REPORTING

We may report information about your account to credit bureaus. Late payments, missed payments,
or other defaults on your account may be reflected in your credit report. As required by law,
you are hereby notified that a negative credit report reflecting on your credit record may be
submitted to a credit reporting agency if you fail to fulfill the terms of your credit
obligations.

MINI MIRANDA

This communication is from a debt collector and it is for the purpose of collecting a debt and
any information obtained will be used for that purpose. This notice is required by the provisions
of the Fair Debt Collection Practices Act and does not imply that we are attempting to collect
money from anyone who has discharged the debt under the bankruptcy laws of the United States.

HUD COUNSELOR INFORMATION

If you would like counseling or assistance, you may obtain a list of HUD-approved homeownership
counselors or counseling organizations in your area by calling the HUD nationwide toll-free telephone
number at (800) 569-4287 or toll-free TDD (800) 877-8339, or by going to
<http://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm>. You can also contact the CFPB at (855) 411-2372, or by
going to www.consumerfinance.gov/find-a-housing-counselor.

EQUAL CREDIT OPPORTUNITY ACT NOTICE

The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit
applicants on the basis of race, color, religion, national origin, sex, marital status, or age
(provided the applicant has the capacity to enter into a binding contract); because all or part
of the applicant's income derives from any public assistance program; or because the applicant
has, in good faith, exercised any right under the Consumer Credit Protection Act. The Federal
Agency that administers CMS' compliance with this law is the Federal Trade Commission, Equal
Credit Opportunity, Washington, DC 20580.

SPECIAL NOTICE

**THE FOLLOWING NOTICE IS GIVEN TO YOU IN THE EVENT THAT THE
FEDERAL FAIR DEBT COLLECTIONS ACT APPLIES TO THIS COMMUNICATION.**

The following statement provides you with notice of certain rights which you may have by law. Nothing in this statement modifies or changes the hearing date or response time specified in the attached documents or your need to take legal action to protect your rights in this matter. No provision of the following statement modifies or removes your need to comply with local rules concerning the attached documents.

CONSUMER DISCLOSURE

This communication is made in an attempt to collect on a debt or judgment and any information obtained will be used for that purpose. Please be advised that if you notify Prober and Raphael within 30 days that all or a part of your obligation or judgment is disputed, then Prober and Raphael will mail to you a written verification of the obligations or judgment and the amounts owed to

WILMINGTON SAVINGS FUND SOCIETY, FSB, AS TRUSTEE FOR STANWICH MORTGAGE LOAN TRUST A

. In addition and upon your request within 30 days, you will be provided with the name and address of the original creditor, if different from the current creditor.

PROOF OF SERVICE

STATE OF CALIFORNIA, COUNTY OF LOS ANGELES:

I, Daniel Maximo, certify that I am a resident of the County aforesaid; I am over the age of 18 years and not a party to the within action; my business address is 20750 Ventura Boulevard, Suite 100, Woodland Hills, California 91364.

On 9/12/16, I served the within NOTICE OF PAYMENT CHANGE on all interested parties in this proceeding by placing true and correct copy thereof enclosed in a sealed envelope with postage prepaid in the United States Mail at Woodland Hills, California, addressed as follows:

Richard Melvin Jordan
Cellia Mae Jordan
3001 E. 36th Street
Kansas City, MO 64128
Debtors

Tracy L. Robinson
818 Grand Blvd., Suite 505
Kansas City, MO 64106
Attorney for Debtor

Richard Fink
Suite 1200
2345 Grand Blvd.
Kansas City, MO 64108-2663
Chapter 13 Trustee

I declare that I am employed in the office of a member of the Bar at whose direction this service was made.

I certify under penalty of perjury that the foregoing is true and correct.

Executed on 9/12/16 at Woodland Hills, California.

/s/ Daniel Maximo